



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** TRUIST FINANCIAL CORPORATION

**City/State** CHARLOTTE, NC

## Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 517,537,000

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**TRUIST FINANCIAL CORPORATION**  
**214 N. TRYON STREET**  
  
**CHARLOTTE, NC 28202**

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	507,411,000	476,406,000	496,971,250	247,334,500	223,255,750
Net income (\$000)	1,477,000	1,060,000	4,482,000	3,224,000	3,237,000
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.61	2.67	43	3.10	2.94	54	2.81	2.77	45	3	3.01	44	3.04	3.08	39
+ Non-interest income	1.71	1.13	79	1.68	1.12	81	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85
- Overhead expense	2.84	2.28	79	2.90	2.68	69	3	2.57	75	3.20	2.69	77	3.09	2.71	77
- Provision for credit losses	0.04	-0.12	77	0.73	0.88	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83
+ Securities gains (losses)	0	0.01	32	0	0.03	4	0.08	0.02	89	-0.05	0.01	0	0	0	75
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0.04	0	93	0.04	0	97
= Pretax net operating income (tax equivalent)	1.46	1.78	26	1.11	0.64	73	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79
Net operating income	1.16	1.36	34	0.89	0.48	72	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75
Net income	1.16	1.35	35	0.89	0.48	72	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.15	3.18	46	4.29	4.09	64	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49
Interest expense	0.19	0.29	31	0.75	0.85	41	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42
Net interest income (tax equivalent)	2.96	2.88	55	3.54	3.24	65	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.32	0.16	79	0.35	0.27	70	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83
Earnings coverage of net loan and lease losses (X)	7.93	25.70	30	7.92	17.23	42	6.97	22.89	31	7.32	24.40	30	8.88	21.75	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.94	1.49	77	1.63	1.32	77	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72
Allowance for loan and lease losses / Total loans and leases	1.91	1.47	77	1.61	1.30	76	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.44	0.70	34	0.36	0.63	22	0.46	0.71	32	0.21	0.57	12	0.38	0.61	29
30-89 days past due loans and leases / Total loans and leases	0.60	0.33	82	0.75	0.52	79	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84
<b>Liquidity and Funding</b>															
Net noncore funding dependence	4	-0.51	67	14.05	14.37	51	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52
Net short-term noncore funding dependence	-2.61	-6.88	65	1.55	4.94	34	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44
Net loans and leases / Total assets	56.33	60.99	30	62.98	64.23	33	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41
<b>Capitalization</b>															
Tier 1 leverage ratio	9.36	9.15	56	9.02	9.43	43	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60
Holding company equity capital / Total assets	13.12	10.72	82	13.02	11.64	68	13.90	11.16	84	14.03	12.43	69	13.35	12.22	69
Total equity capital (including minority interest) / Total assets	13.12	10.85	82	13.05	11.80	66	13.93	11.28	84	14.07	12.57	70	13.37	12.27	69
Common equity tier 1 capital / Total risk-weighted assets	10.11	12.58	12	9.32	11.64	12	9.99	12.40	13	9.48	12.17	8	10.15	12.12	19
Net loans and leases / Equity capital (X)	4.29	5.73	21	4.84	5.59	35	4.24	5.59	21	4.62	5.21	35	4.93	5.29	42
Cash dividends / Net income	48.88	23.13	93	64.06	81.34	53	60.80	42.30	76	46.68	33.12	75	42.57	27.31	79
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	2.23	16.49	14	122.34	11.31	97	7.64	16.68	22	109.61	9.26	97	1.83	7	26
Equity capital	3.01	9.13	23	113.78	5.70	99	6.66	6.99	55	120.38	10.49	98	1.60	7.89	29
Net loans and leases	-8.57	7.22	8	114.95	9.91	97	-2.19	9.07	13	106.59	9.10	97	3.58	7.89	33
Noncore funding	-48.57	-25.09	20	176.28	16.35	98	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	5.40	0.52	91	7.03	0.88	90	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87
Long-term debt / Equity capital	20.76	11.33	80	20.98	12.46	76	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84
Equity investment in subsidiaries / Equity capital	100.50	102.85	39	103.28	103.91	48	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19
Cash from ops + noncash items + op expense / Op expense + dividends	133.54	98.58	66	128.35	176.81	43	72.46	147.26	11	95.24	190.27	13	173.74	174.91	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,948,000	3,713,000	13,226,000	7,897,000	6,821,000	-20.60	107.68
Income from lease financing receivables.....	54,000	63,000	259,000	85,000	73,000	-14.29	145.95
Fully taxable income on loans and leases.....	2,919,000	3,680,000	13,130,000	7,813,000	6,745,000	-20.68	109.49
Tax-exempt income on loans and leases.....	83,000	96,000	355,000	169,000	149,000	-13.54	72.65
Estimated tax benefit on income on loans and leases.....	27,023	35,879	121,243	88,656	81,273	-24.68	-3.18
Income on loans and leases (tax equivalent).....	3,029,023	3,811,879	13,606,243	8,070,656	6,975,273	-20.54	106.15
Investment interest income (tax equivalent).....	452,977	510,121	1,762,757	1,350,344	1,194,727	-11.20	70.40
Interest on balances due from depository institutions.....	3,000	58,000	81,000	27,000	10,000	-94.83	385.44
Interest income on other earning assets.....	37,000	83,000	223,000	57,000	36,000	-55.42	55.79
Total interest income (tax equivalent).....	3,522,000	4,463,000	15,673,000	9,505,000	8,216,000	-21.08	100.17
Interest on time deposits of \$250K or more.....	5,000	32,000	73,000	117,000	50,000	-84.38	
Interest on time deposits < \$250K.....	17,000	82,000	232,000	160,000	82,000	-79.27	
Interest on foreign office deposits.....	0	0	0	6,000	9,000		-100.00
Interest on other deposits.....	25,000	307,000	480,000	818,000	503,000	-91.86	-38.21
Interest on other borrowings and trading liabilities.....	132,000	318,000	813,000	869,000	706,000	-58.49	22.11
Interest on subordinated debt and mandatory convertible securities.....	30,000	37,000	124,000	126,000	88,000	-18.92	52.83
Total interest expense.....	209,000	776,000	1,722,000	2,096,000	1,438,000	-73.07	8.90
Net interest income (tax equivalent).....	3,313,000	3,687,000	13,951,000	7,409,000	6,778,000	-10.14	111.34
Non-interest income.....	2,170,000	2,006,000	8,440,000	5,337,000	4,864,000	8.18	123.89
Adjusted operating income (tax equivalent).....	5,483,000	5,693,000	22,391,000	12,746,000	11,642,000	-3.69	116.13
Overhead expense.....	3,608,000	3,459,000	14,909,000	7,917,000	6,896,000	4.31	133.45
Provision for credit losses.....	48,000	866,000	2,325,000	625,000	592,000		-73.57
Securities gains (losses).....	0	-2,000	402,000	-116,000	3,000		-100.00
Other tax equivalent adjustments.....	0	0	0	111,000	88,000		-100.00
Pretax net operating income (tax equivalent).....	1,852,000	1,324,000	5,598,000	4,226,000	4,244,000	39.88	112.42
Applicable income taxes.....	351,000	224,000	981,000	782,000	803,000	56.70	42.55
Tax equivalent adjustments.....	28,000	37,000	125,000	207,000	184,000	-24.32	-49.94
Applicable income taxes (tax equivalent).....	379,000	261,000	1,106,000	989,000	987,000	45.21	25.43
Minority interest.....	-4,000	3,000	10,000	13,000	20,000		
Net income before discontinued operations, net of minority interest.....	1,477,000	1,060,000	4,482,000	3,224,000	3,237,000	39.34	162.00
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,477,000	1,060,000	4,482,000	3,224,000	3,237,000	39.34	162.00
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,473,000	1,063,000	4,492,000	3,237,000	3,257,000	38.57	158.57
Investment securities income (tax equivalent).....	452,977	510,121	1,762,757	1,350,344	1,194,727	-11.20	70.40
US Treasury and agency securities (excluding mortgage-backed securities).....	15,000	21,000	83,000	103,000	121,000	-28.57	-60.14
Mortgage-backed securities.....	426,000	469,000	1,640,000	1,199,000	1,011,000	-9.17	114.87
All other securities.....	11,977	20,121	39,757	48,344	62,727	-40.48	-60.00
Cash dividends declared.....	722,000	679,000	2,725,000	1,505,000	1,378,000	6.33	191.53
Common.....	605,000	605,000	2,424,000	1,309,000	1,204,000	0.00	187.10
Preferred.....	117,000	74,000	301,000	196,000	174,000	58.11	216.81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.78	2.96	37	3.75	3.72	54	3.15	3.27	38	3.84	4	35	3.68	3.87	32
Less: Interest expense .....	0.16	0.27	28	0.65	0.78	37	0.35	0.48	34	0.85	0.98	39	0.64	0.79	37
Equals: Net interest income (tax equivalent) .....	2.61	2.67	43	3.10	2.94	54	2.81	2.77	45	3	3.01	44	3.04	3.08	39
Plus: Non-interest income .....	1.71	1.13	79	1.68	1.12	81	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85
Equals: adjusted operating income (tax equivalent) .....	4.32	3.87	77	4.78	4.12	82	4.51	4.04	75	5.15	4.41	81	5.21	4.46	87
Less: Overhead expense .....	2.84	2.28	79	2.90	2.68	69	3	2.57	75	3.20	2.69	77	3.09	2.71	77
Less: Provision for credit losses .....	0.04	-0.12	77	0.73	0.88	44	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.03	4	0.08	0.02	89	-0.05	0.01	0	0	0	76
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0.04	0	93	0.04	0	97
Equals: Pretax net operating income (tax equivalent) .....	1.46	1.78	26	1.11	0.64	73	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79
Less: Applicable income taxes (tax equivalent) .....	0.30	0.40	21	0.22	0.16	65	0.22	0.23	47	0.40	0.36	60	0.44	0.33	83
Less: Minority interest .....	0	0	3	0	0	87	0	0	86	0.01	0	82	0.01	0	89
Equals: Net operating income .....	1.16	1.36	34	0.89	0.48	72	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.16	1.35	35	0.89	0.48	72	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75
Memo: Net income (last four quarters) .....	0.97	1.07	38	1.13	0.98	63	0.90	0.82	58	1.30	1.19	60	1.45	1.24	75
Net income—BHC and noncontrolling (minority) interest .....	1.16	1.37	35	0.89	0.49	74	0.90	0.83	58	1.31	1.20	61	1.46	1.25	78
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.13	93.08	5	87.39	91.24	10	87.98	92.32	8	87.67	91.05	16	87.75	91.48	14
Average interest-bearing funds / Average assets .....	59.06	62.97	36	66.17	66.92	47	61.24	64.06	37	69.66	65.57	72	59.66	65.56	26
Interest income (tax equivalent) / Average earning assets .....	3.15	3.18	46	4.29	4.09	64	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49
Interest expense / Average earning assets .....	0.19	0.29	31	0.75	0.85	41	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42
Net interest income (tax equivalent) / Average earning assets .....	2.96	2.88	55	3.54	3.24	65	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.04	4.05	54	4.95	4.74	68	4.33	4.27	57	5	5.09	49	4.76	4.95	46
Interest-bearing bank balances .....	0.06	0.10	10	1.01	1.16	45	0.32	0.27	67	0.74	2.04	6	1.37	1.64	27
Federal funds sold and reverse repos .....	0	0.26	21	1	1.34	32	0.28	0.68	34	1.56	2.44	19	1.83	2.17	31
Trading assets .....	1.73	0.39	86	3.32	0.75	91	2.14	0.60	85	0.96	0.99	60	1.14	1.11	54
Total earning assets .....	3.13	3.15	47	4.25	4.05	63	3.56	3.51	51	4.34	4.36	50	4.14	4.20	48
Investment securities (tax equivalent) .....	1.47	1.84	27	2.67	2.60	52	2.10	2.25	34	2.65	2.76	42	2.51	2.68	38
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.67	1.30	71	2.04	2.31	44	2.10	1.75	68	2.18	2.32	46	1.95	2.05	45
Mortgage-backed securities .....	1.41	1.60	34	2.64	2.49	68	1.96	2.05	36	2.41	2.61	23	2.55	2.50	55
All other securities .....	10.17	2.93	96	14.61	3.62	95	7.57	3.24	95	7.92	4.06	91	6.55	4.20	90
Interest-bearing deposits .....	0.07	0.26	10	0.70	0.90	31	0.32	0.53	24	0.94	1.10	40	0.62	0.81	37
Time deposits of \$250K or more .....	0.67	0.82	40	1.47	1.83	17	1.24	1.42	31	2.09	1.96	57	1.43	1.44	45
Time deposits < \$250K .....	0.40	0.78	12	1.23	1.69	15	0.98	1.36	18	1.13	1.82	13	0.77	1.29	17
Other domestic deposits .....	0.04	0.17	7	0.58	0.71	38	0.22	0.36	25	0.71	0.93	36	0.56	0.67	45
Foreign deposits .....		0.13			0.79			0.42		2.20	1.19	86	1.81	0.97	84
Federal funds purchased and repos .....	0	0.18	9	1.40	1.14	70	0.80	0.62	75	2.27	1.86	69	1.84	1.51	64
Other borrowed funds and trading liabilities .....	1.43	1.38	55	2.14	1.90	65	1.63	1.50	58	2.94	2.38	80	2.72	2.28	79
All interest-bearing funds .....	0.28	0.42	29	0.98	1.15	37	0.57	0.74	34	1.22	1.49	31	1.08	1.19	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	2,170,000	2,006,000	8,440,000	5,337,000	4,864,000
Fiduciary activities income	117,000	117,000	466,000	190,000	173,000
Service charges on deposit accounts - domestic	258,000	305,000	1,020,000	762,000	712,000
Trading revenue	120,000	-53,000	189,000	105,000	68,000
Investment banking fees and commissions	453,000	394,000	1,601,000	717,000	625,000
Insurance activities revenue	617,000	541,000	2,158,000	2,031,000	1,816,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	354,000	-428,000	-452,000	105,000	267,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	150,000	186,000	1,181,000	170,000	158,000
Other non-interest income	101,000	944,000	2,277,000	1,257,000	1,045,000
Total overhead expenses	3,608,000	3,459,000	14,909,000	7,917,000	6,896,000
Personnel expense	2,142,000	1,972,000	8,146,000	4,833,000	4,313,000
Net occupancy expense	322,000	337,000	1,388,000	787,000	758,000
Goodwill impairment losses	0	0	5,000	0	0
Amortization expenses and impairment loss (other intangible assets)	144,000	165,000	685,000	164,000	131,000
Other operating expenses	1,000,000	985,000	4,685,000	2,133,000	1,694,000
Fee income on mutual funds and annuities	63,000	62,000	237,000	173,000	161,000
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	6,047,000	5,714,000	5,963,000	7,235,000	6,609,000
Number of equivalent employees	53,207	56,504	53,693	57,264	35,852
Average personnel expense per employee	40.26	34.90	151.71	84.40	120.30
Average assets per employee	9,536.55	8,431.37	9,255.79	4,319.20	6,227.15

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.90	2.10	66	3.09	2.64	61	2.81	2.02	66	3.24	2.72	62	3.31	3.08	57
Overhead expenses / Net Interest Income + non-interest income	66.14	59.30	79	61.16	63.90	46	66.96	62.31	72	62.58	61.29	59	59.73	60.88	47
<b>Percent of Average Assets</b>															
Total overhead expense	2.84	2.28	79	2.90	2.68	69	3	2.57	75	3.20	2.69	77	3.09	2.71	77
Personnel expense	1.69	1.28	85	1.66	1.36	79	1.64	1.30	79	1.95	1.41	89	1.93	1.44	88
Net occupancy expense	0.25	0.24	54	0.28	0.27	56	0.28	0.26	62	0.32	0.28	65	0.34	0.28	69
Other operating expenses	0.90	0.73	77	0.97	0.98	61	1.08	0.94	75	0.93	0.97	58	0.82	0.97	42
Overhead less non-interest income	1.13	1.10	50	1.22	1.47	32	1.30	1.26	50	1.04	1.32	27	0.91	1.38	21
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	65.80	58.69	80	60.76	63.38	48	66.58	61.85	72	62.11	60.64	61	59.23	60.37	47
Personnel expense	39.07	33.29	80	34.64	33.17	55	36.38	32.40	74	37.92	32.39	83	37.05	32.51	75
Net occupancy expense	5.87	6.42	40	5.92	6.75	35	6.20	6.58	43	6.17	6.52	41	6.51	6.48	52
Other operating expenses	20.86	18.45	72	20.20	22.88	50	24.01	22.28	72	18.02	21.20	35	15.68	20.90	16
Total non-interest income	39.58	28.42	75	35.24	26.40	75	37.69	28.83	72	41.87	29.23	78	41.78	28.50	79
Fiduciary activities income	2.13	2.15	57	2.06	2.03	58	2.08	2.09	58	1.49	1.97	50	1.49	2.14	50
Service charges on domestic deposit accounts	4.71	3.21	78	5.36	3.92	70	4.56	3.27	74	5.98	3.88	79	6.12	4.15	74
Trading revenue	2.19	0.97	83	-0.93	1.58	8	0.84	1.24	65	0.82	1.18	59	0.58	0.85	63
Investment banking fees and commissions	8.26	2.51	87	6.92	2.81	83	7.15	2.46	86	5.63	3.54	80	5.37	3.42	79
Insurance activities revenue	11.25	0.38	98	9.50	0.40	97	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	6.46	0.99	91	-7.52	-0.41	7	-2.02	0.01	8	0.82	0.28	84	2.29	0.65	89
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.74	3.74	49	3.27	1.88	76	5.27	3.92	68	1.33	1.86	48	1.36	1.61	57
Other non-interest income	1.84	8.65	5	16.58	9.85	85	10.17	9.67	64	9.86	10.04	64	8.98	9.86	56
Overhead less non-interest income	26.23	29.65	36	25.52	36.23	22	28.89	31.96	38	20.24	31.06	20	17.45	31.46	15
Applicable income taxes / Pretax net operating income (tax equivalent)	18.95	21.04	26	16.92	17.54	37	17.52	18.62	35	18.50	20.56	30	18.92	19.04	41
Applicable income tax + TE / Pretax net operating income + TE	20.46	22.74	21	19.71	22.86	29	19.76	21.20	30	23.40	23.23	55	23.26	21.56	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	119,431,000	131,647,000	123,433,000	134,332,000	77,824,000	-9.28	55.50
Commercial and industrial loans	70,439,000	86,282,000	74,317,000	72,918,000	30,585,000	-18.36	188.91
Loans to individuals	59,569,000	58,932,000	60,113,000	58,636,000	21,825,000	1.08	218.86
Loans to depository institutions and acceptances of other banks	3,000	130,000	1,000	105,000	1,000	-97.69	-96.71
Agricultural loans	481,000	264,000	525,000	274,000	232,000	82.20	170.79
Other loans and leases	47,256,000	46,784,000	47,404,000	41,950,000	19,534,000	1.01	185.80
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	297,179,000	324,039,000	305,793,000	308,215,000	150,001,000	-8.29	117.44
Less: Allowance for loan and lease losses	5,662,000	5,211,000	5,835,000	1,549,000	1,558,000	8.65	280.62
Net loans and leases	291,517,000	318,828,000	299,958,000	306,666,000	148,443,000	-8.57	115.65
Debt securities that reprice or mature in over 1 year	121,176,000	74,196,000	117,963,000	70,380,000	41,960,000	63.32	196.32
Mutual funds and equity securities	875,000	641,000	1,061,000	817,000	376,000	36.51	16109.71
Subtotal	413,568,000	393,665,000	418,982,000	377,863,000	190,779,000	5.06	134.87
Interest-bearing bank balances	26,916,000	30,955,000	13,718,000	14,970,000	984,000	-13.05	3325.22
Federal funds sold and reverse repos	1,349,000	1,796,000	1,745,000	1,417,000	143,000	-24.89	708.72
Debt securities that reprice or mature within 1 year	2,631,000	4,202,000	2,825,000	4,347,000	3,630,000	-37.39	-52.86
Trading assets	7,779,000	7,711,000	7,510,000	7,732,000	554,000	0.88	292.81
Total earning assets	452,243,000	438,329,000	444,780,000	406,329,000	196,090,000	3.17	144.99
Non-interest-bearing cash and due from depository institutions	5,075,000	5,295,000	5,009,000	4,057,000	2,705,000	-4.15	187.70
Premises, fixed assets, and leases	5,064,000	5,772,000	5,203,000	5,535,000	2,118,000	-12.27	153.11
Other real estate owned	63,000	82,000	67,000	94,000	48,000	-23.17	-44.65
Investment in unconsolidated subsidiaries	5,494,000	4,981,000	5,556,000	4,256,000	2,157,000	10.30	200.86
Intangible and other assets	49,598,000	51,770,000	48,613,000	52,807,000	22,579,000	-4.20	124.38
Total assets	517,537,000	506,229,000	509,228,000	473,078,000	225,697,000	2.23	143.66
Quarterly average assets	507,411,000	476,406,000	501,185,000	301,736,000	224,745,000	6.51	141.73
Average loans and leases (YTD)	299,541,000	307,752,000	314,519,000	161,513,500	146,393,250	-2.67	120.85
<b>Memoranda</b>							
Loans held-for-sale	5,668,000	4,810,000	6,059,000	8,373,000	988,000	17.84	259.89
Loans not held-for-sale	291,511,000	319,229,000	299,734,000	299,842,000	149,013,000	-8.68	115.78
Real estate loans secured by 1-4 family	62,241,000	72,684,000	64,932,000	76,291,000	41,340,000	-14.37	51.52
Commercial real estate loans	56,726,000	58,382,000	58,010,000	57,433,000	35,845,000	-2.84	60.62
Construction and land development	9,730,000	9,675,000	9,618,000	9,221,000	5,881,000	0.57	84.04
Multifamily	4,866,000	5,087,000	5,632,000	5,031,000	2,970,000	-4.34	33.30
Nonfarm nonresidential	42,130,000	43,620,000	42,760,000	43,181,000	26,994,000	-3.42	59.71
Real estate loans secured by farmland	464,000	581,000	491,000	608,000	639,000	-20.14	13.33
Total investment securities	124,682,000	79,039,000	121,849,000	75,544,000	45,966,000	57.75	168.25
U.S. Treasury securities	1,768,000	2,319,000	1,746,000	2,276,000	4,540,000	-23.76	-18.41
US agency securities (excluding mortgage-backed securities)	1,903,000	1,933,000	1,917,000	1,881,000	2,399,000	-1.55	-59.47
Municipal securities	476,000	539,000	493,000	585,000	706,000	-11.69	-80.12
Mortgage-backed securities	119,628,000	73,570,000	116,598,000	69,945,000	37,908,000	62.60	221.91
Asset-backed securities	24,000	28,000	25,000	30,000	36,000	-14.29	-55.78
Other debt securities	8,000	9,000	9,000	10,000	1,000	-11.11	379.33
Mutual funds and equity securities	875,000	641,000	1,061,000	817,000	376,000	36.51	16109.71
Available-for-sale securities	123,807,000	78,398,000	120,788,000	74,727,000	25,038,000	57.92	356.36
U.S. Treasury securities	1,768,000	2,319,000	1,746,000	2,276,000	3,441,000	-23.76	65.29
US agency securities (excluding mortgage-backed securities)	1,903,000	1,933,000	1,917,000	1,881,000	200,000	-1.55	
Municipal securities	476,000	539,000	493,000	585,000	701,000	-11.69	-79.61
Mortgage-backed securities	119,628,000	73,570,000	116,598,000	69,945,000	20,660,000	62.60	404.36
Asset-backed securities	24,000	28,000	25,000	30,000	36,000	-14.29	
Other debt securities	8,000	9,000	9,000	10,000	0	-11.11	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)					-505,000		
Available-for-sale securities appreciation (depreciation)	-841,000	2,748,000	2,170,000	500,000	-651,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	22,628,000	8,946,000	23,717,000	9,724,000	13,030,000	152.94	65.27

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	136,555,000	97,618,000	127,629,000	92,405,000	53,025,000	39.89	188.96
NOW, ATS and transaction accounts	107,082,000	19,426,000	21,180,000	16,846,000	5,923,000	451.23	1864.57
Time deposits less brokered deposits < \$250K	6,482,000	12,701,000	7,790,000	16,630,000	9,232,000	-48.96	
MMDA and other savings accounts	133,298,000	198,048,000	210,860,000	190,033,000	85,674,000	-32.69	64.95
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	383,417,000	327,793,000	367,459,000	315,914,000	153,854,000	16.97	169.61
Time deposits of \$250K or more	2,640,000	8,049,000	3,296,000	9,362,000	5,713,000	-67.20	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,623,000	1,636,000	1,300,000	2,228,000	250,000	-0.79	-55.95
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	61,000	0	223,000	180,000	-100.00	-100.00
Other borrowings w/remaining maturity of 1 year or less	7,051,000	20,252,000	8,762,000	20,869,000	8,835,000	-65.18	51.87
Other borrowings w/remaining maturity over 1 year	26,633,000	47,936,000	27,472,000	29,452,000	16,499,000	-44.44	94.40
Brokered deposits < \$250K	9,505,000	14,337,000	10,322,000	9,451,000	1,632,000	-33.70	
Noncore funding	47,452,000	92,271,000	51,152,000	71,585,000	33,109,000	-48.57	55.90
Trading liabilities	1,930,000	1,785,000	1,634,000	1,412,000	293,000	8.12	179.00
Subordinated notes and debentures + trust preferred securities	7,022,000	7,248,000	7,040,000	5,711,000	2,978,000	-3.12	51.16
Other liabilities	9,840,000	11,071,000	11,031,000	11,898,000	5,285,000	-11.12	59.17
Total liabilities	449,661,000	440,168,000	438,316,000	406,520,000	195,519,000	2.16	144.16
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	7,124,000	4,599,000	8,048,000	5,102,000	3,053,000	54.90	133.27
Common stock	6,724,000	6,737,000	6,745,000	6,711,000	3,817,000	-0.19	71.89
Common surplus	35,360,000	35,584,000	35,843,000	35,609,000	6,849,000	-0.63	322.96
Retained earnings	20,184,000	18,076,000	19,455,000	19,806,000	18,118,000	11.66	46.36
Accumulated other comprehensive income	-1,516,000	898,000	716,000	-844,000	-1,715,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	67,876,000	65,894,000	70,807,000	66,384,000	30,122,000	3.01	140.69
Noncontrolling (minority) interest in subsidiaries	0	167,000	105,000	174,000	56,000	-100.00	-100.00
Total equity capital, including minority interest	67,876,000	66,061,000	70,912,000	66,558,000	30,178,000	2.75	140.36
Total liabilities and capital	517,537,000	506,229,000	509,228,000	473,078,000	225,697,000	2.23	143.66
<b>Memoranda</b>							
Non-interest-bearing deposits	136,555,000	97,618,000	127,629,000	92,405,000	53,025,000	39.89	188.96
Interest-bearing deposits	259,007,000	252,561,000	253,448,000	242,322,000	108,174,000	2.55	150.87
Total deposits	395,562,000	350,179,000	381,077,000	334,727,000	161,199,000	12.96	162.83
Long-term debt that reprices within 1 year	1,926,000	2,502,000	1,931,000	2,299,000	2,847,000	-23.02	19.85
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	70,807,000	66,384,000	66,384,000	30,122,000	29,648,000		
Accounting restatements	0	-2,109,000	-2,109,000	-31,000	0		
Net income	1,477,000	1,060,000	4,482,000	3,224,000	3,237,000		
Net sale of new perpetual preferred stock	-950,000	-503,000	2,949,000	4,000	0		
Net sale of new common stock	-504,000	-1,000	266,000	150,000	-1,081,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	33,546,000	0		
Less: Dividends declared	722,000	679,000	2,725,000	1,505,000	1,378,000		
Change in other comprehensive income	-2,232,000	1,742,000	1,560,000	871,000	-248,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	3,000	-56,000		
Holding company equity capital, ending balance	67,876,000	65,894,000	70,807,000	66,384,000	30,122,000		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	23.08	36.10	22	26.01	38.37	29	24.24	36.21	24	28.40	37.78	33	34.48	37.19	41
Commercial and industrial loans	13.61	13.88	50	17.04	12.73	70	14.59	13.51	58	15.41	12.02	68	13.55	12.85	57
Loans to individuals	11.51	3.42	88	11.64	3.84	88	11.80	3.40	89	12.39	4.20	88	9.67	4.31	83
Loans to depository institutions and acceptances of other banks	0	0.02	68	0.03	0.03	78	0	0.03	64	0.02	0.04	76	0	0.05	60
Agricultural loans	0.09	0.19	62	0.05	0.20	54	0.10	0.19	65	0.06	0.24	53	0.10	0.30	64
Other loans and leases	9.13	4.29	85	9.24	4.96	82	9.31	4.63	81	8.87	5.01	80	8.65	5	79
Net loans and leases	56.33	60.99	30	62.98	64.23	33	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41
Debt securities over 1 year	23.41	16.70	76	14.66	14.63	53	23.17	15.55	82	14.88	14.60	54	18.59	14.63	68
Mutual funds and equity securities	0.17	0.06	83	0.13	0.05	83	0.21	0.05	87	0.17	0.06	84	0.17	0.06	84
Subtotal	79.91	78.43	46	77.76	80.12	23	82.28	78.16	62	79.87	79.65	28	84.53	79.97	51
Interest-bearing bank balances	5.20	9.08	29	6.11	4.14	74	2.69	7.51	17	3.16	3.06	60	0.44	3.04	11
Federal funds sold and reverse repos	0.26	0.50	78	0.35	0.78	79	0.34	0.82	78	0.30	1.57	72	0.06	1.66	63
Debt securities 1 year or less	0.51	1.59	27	0.83	1.72	41	0.55	1.68	26	0.92	1.91	42	1.61	1.96	62
Trading assets	1.50	0.56	88	1.52	1.27	77	1.47	1.01	82	1.63	1.19	81	0.25	1.33	67
Total earning assets	87.38	91.48	8	86.59	89.78	14	87.34	91.05	10	85.89	89.53	12	86.88	89.74	21
Non-interest cash and due from depository institutions	0.98	1	47	1.05	1.12	43	0.98	1.07	42	0.86	1.14	27	1.20	1.21	46
Other real estate owned	0.01	0.02	55	0.02	0.03	45	0.01	0.02	55	0.02	0.03	50	0.02	0.04	45
All other assets	11.64	7.44	91	12.37	9.05	83	11.67	7.82	89	13.25	9.27	87	11.92	8.98	81
<b>Memoranda</b>															
Short-term investments	5.97	11.92	23	7.30	7.73	60	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30
U.S. Treasury securities	0.34	0.98	61	0.46	0.86	62	0.34	0.84	64	0.48	1.03	61	2.01	1.04	75
US agency securities (excluding mortgage-backed securities)	0.37	0.73	52	0.38	0.51	55	0.38	0.63	54	0.40	0.54	54	1.06	0.69	74
Municipal securities	0.09	1.77	24	0.11	1.44	26	0.10	1.69	25	0.12	1.34	28	0.31	1.62	33
Mortgage-backed securities	23.11	12.38	91	14.53	11.43	71	22.90	11.75	92	14.79	11.44	71	16.80	11.13	84
Asset-backed securities	0	0.35	52	0.01	0.27	52	0	0.32	51	0.01	0.28	52	0.02	0.33	55
Other debt securities	0	0.46	20	0	0.39	23	0	0.42	24	0	0.39	23	0	0.41	19
Loans held-for-sale	1.10	0.46	83	0.95	0.40	81	1.19	0.52	82	1.77	0.39	91	0.44	0.30	73
Loans held for investment	56.33	61.15	29	63.06	64.43	33	58.86	61.72	34	63.38	63.50	37	66.02	63.93	42
Real estate loans secured by 1-4 family	12.03	11.69	53	14.36	13.18	57	12.75	11.91	55	16.13	13.29	62	18.32	13.46	70
Revolving	2.37	1.51	67	2.98	2.02	69	2.56	1.66	68	3.22	2.07	70	3.67	2.27	71
Closed-end, secured by first liens	9.53	9.76	53	11.19	10.62	54	10.05	9.81	54	12.70	10.69	64	14.47	10.57	73
Closed-end, secured by junior liens	0.13	0.21	44	0.19	0.28	48	0.14	0.22	47	0.21	0.28	54	0.18	0.31	45
Commercial real estate loans	10.96	22.27	23	11.53	23.11	26	11.39	22.22	25	12.14	22.23	29	15.88	21.58	36
Construction and land development	1.88	3.32	36	1.91	3.46	36	1.89	3.40	37	1.95	3.44	40	2.61	3.51	46
Multifamily	0.94	3.21	22	1	3.23	23	1.11	3.12	27	1.06	3.01	26	1.32	2.72	35
Nonfarm nonresidential	8.14	14.77	25	8.62	15.32	29	8.40	14.72	27	9.13	14.69	33	11.96	14.44	43
Real estate loans secured by farmland	0.09	0.33	52	0.11	0.35	54	0.10	0.33	52	0.13	0.36	57	0.28	0.41	66

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	40.19	57.91	21	40.63	57.83	26	40.36	57.15	23	43.58	57.46	28	51.88	56.49	41
Real estate loans secured by 1-4 family	20.94	19.43	57	22.43	20.44	58	21.23	19.43	55	24.75	20.75	61	27.56	21.10	71
Revolving	4.13	2.45	76	4.66	3.09	70	4.26	2.64	75	4.93	3.15	73	5.52	3.50	74
Closed-end	16.81	16.76	54	17.77	17.13	55	16.97	16.59	52	19.82	17.39	64	22.04	17.39	70
Commercial real estate loans	19.09	35.36	22	18.02	34.31	25	18.97	34.63	24	18.63	33.52	26	23.90	32.14	38
Construction and land development	3.27	5.29	37	2.99	5.12	37	3.15	5.26	37	2.99	5.09	40	3.92	5.20	45
1-4 family	0.39	1.05	37	0.44	0.98	42	0.39	0.93	41	0.44	0.94	43	0.86	1.02	55
Other	2.88	4.21	38	2.55	4	39	2.76	4.19	35	2.56	4.02	38	3.06	4.05	43
Multifamily	1.64	5.08	18	1.57	4.90	22	1.84	4.96	22	1.63	4.69	23	1.98	4.10	33
Nonfarm nonresidential	14.18	23.47	25	13.46	22.69	29	13.98	22.93	27	14.01	22.15	31	18	21.40	42
Owner-occupied	7.15	7.93	49	6.59	7.70	45	6.97	7.68	48	6.91	7.72	49	8.33	8.03	53
Other	7.03	15.25	21	6.87	14.76	25	7.01	14.95	22	7.10	14.34	23	9.66	13.38	38
Real estate loans secured by farmland	0.16	0.56	52	0.18	0.53	56	0.16	0.54	53	0.20	0.55	56	0.43	0.63	66
Loans to depository institutions and acceptances of other banks	0	0.03	68	0.04	0.08	78	0	0.06	64	0.03	0.11	76	0	0.12	60
Commercial and industrial loans	23.70	23.15	55	26.63	20.31	71	24.30	22.16	62	23.66	19.53	67	20.39	20.32	57
Loans to individuals	20.04	6.02	88	18.19	6.48	85	19.66	6.13	88	19.02	7.13	84	14.55	7.36	80
Credit card loans	1.09	0.50	82	1.19	0.71	79	1.17	0.65	79	1.34	0.81	80	1.50	1.02	82
Agricultural loans	0.16	0.33	61	0.08	0.31	55	0.17	0.32	65	0.09	0.37	53	0.15	0.46	61
Other loans and leases	15.90	8.05	81	14.44	9.38	73	15.50	9.09	76	13.61	9.85	70	13.02	9.66	69
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	245.54	382.51	21	299.63	401.07	32	250.39	381.26	24	317.63	391.26	37	338.16	379.80	44
Real estate loans secured by 1-4 family	127.96	124.29	54	165.43	138.65	65	131.72	125.02	53	180.39	138.18	66	179.63	137.84	65
Revolving	25.25	16.14	70	34.37	21.22	71	26.45	17.42	68	35.96	21.26	71	35.95	23.33	71
Closed-end	102.71	106.79	54	131.06	115.78	61	105.26	106.14	53	144.43	115.20	69	143.68	112.79	66
Commercial real estate loans	116.62	237.40	21	132.88	240.54	28	117.68	234.65	24	135.80	229.44	32	155.75	219.72	38
Construction and land development	20	35.26	35	22.02	35.93	42	19.51	35.62	35	21.80	34.95	43	25.55	35.36	47
1-4 family	2.40	6.84	38	3.22	6.92	44	2.40	6.34	40	3.18	6.61	45	5.61	7.04	55
Other	17.61	28.01	36	18.80	27.85	43	17.11	28.16	36	18.62	27.32	44	19.95	27.26	44
Multifamily	10	34.02	20	11.58	33.54	26	11.42	32.74	25	11.90	31.04	30	12.91	27.85	36
Nonfarm nonresidential	86.62	157.71	26	99.28	159.79	33	86.74	155.06	28	102.10	152.10	36	117.29	147.22	43
Owner-occupied	43.67	52.99	44	48.61	54.16	49	43.26	52.37	43	50.34	53.07	52	54.31	54.89	55
Other	42.95	102.29	24	50.67	103.49	29	43.48	100.54	26	51.76	97.41	33	62.98	91.80	38
Real estate loans secured by farmland	0.95	3.50	51	1.32	3.48	54	1	3.44	51	1.44	3.60	57	2.78	4.02	66
Loans to depository institutions and acceptances of other banks	0.01	0.18	69	0.30	0.38	78	0	0.28	64	0.25	0.44	76	0	0.54	60
Commercial and industrial loans	144.82	145.20	52	196.38	132.09	75	150.76	139.89	55	172.42	122.02	74	132.90	128.82	52
Loans to individuals	122.47	35.91	88	134.13	40.80	89	121.94	37.47	89	138.65	43.51	89	94.83	42.67	83
Credit card loans	6.67	2.59	83	8.80	3.94	82	7.23	3.30	82	9.77	4.34	81	9.76	5.31	81
Agricultural loans	0.99	1.94	63	0.60	1.90	55	1.06	1.88	65	0.65	2.18	54	1.01	2.72	62
Other loans and leases	97.15	47.53	83	106.48	54.71	82	96.16	49.56	79	99.19	52.44	82	84.88	51.79	75
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	14.26	27.81	17	13.98	27.16	20	14.39	27.32	20	13.97	26.45	22	16.51	24.79	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	87.10	185.94	19	103.11	188.67	26	89.26	183.76	22	101.82	178.57	30	107.59	167.93	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	130.77	243.39	23	151.72	248.20	28	132.52	240.85	25	152.16	236.10	32	161.91	225.98	37

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	5.97	11.92	23	7.30	7.73	60	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30
Liquid assets	31.77	27.16	64	24.35	22.73	65	29.11	26.23	63	21.54	22.44	58	21.59	22.72	61
Investment securities	24.09	18.78	71	15.61	16.91	50	23.93	17.84	75	15.97	16.99	49	20.37	17.27	67
Net loans and leases	56.33	60.99	30	62.98	64.23	33	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41
Net loans, leases and standby letters of credit	57.30	61.79	31	63.97	65.22	33	59.88	62.48	35	65.91	64.84	39	66.82	65.07	42
Core deposits	74.08	73.69	38	64.75	64.18	42	72.16	70.67	40	66.78	63.09	47	68.17	62.13	56
Noncore funding	9.17	11.95	49	18.23	19.78	54	10.05	14.13	48	15.13	19.36	47	14.67	21.34	40
Time deposits of \$250K or more	0.51	1.96	14	1.59	2.95	29	0.65	2.11	16	1.98	2.94	37	2.53	2.89	47
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.31	1.22	39	0.32	1.77	28	0.26	1.47	34	0.47	1.94	40	0.11	1.97	21
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.05	0.60	43	-0.03	0.97	12	-0.09	0.54	17	0.17	0.48	45	0.05	0.54	32
Commercial paper	0	0.01	45	0.01	0.01	91	0	0.01	44	0.05	0.02	92	0.08	0.02	90
Other borrowings w/remaining maturity of 1 year or less	1.36	1.11	65	4	3.69	61	1.72	1.24	68	4.41	3.01	68	3.91	3.67	57
Earning assets that reprice within 1 year	34.36	38.67	35	43.44	39.59	59	33.48	39.38	31	39.57	39.29	49	35.66	40.29	34
Interest-bearing liabilities that reprice within 1 year	2.82	7.73	11	5.85	10.30	22	3.33	8.20	16	6.12	10.19	22	5.46	10.01	26
Long-term debt that reprices within 1 year	0.37	0.28	76	0.49	0.79	68	0.38	0.47	69	0.49	0.96	63	1.26	1.34	70
Net assets that reprice within 1 year	31.16	29.49	47	37.10	27.26	74	29.78	29.11	48	32.97	26.63	65	28.94	27.38	47
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	4	-0.51	67	14.05	14.37	51	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52
Net short-term noncore funding dependence	-2.61	-6.88	65	1.55	4.94	34	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44
Short-term investment / Short-term noncore funding	153.61	246.74	42	85.81	77.70	64	80.08	184.19	24	51.17	77.77	50	29.30	66.46	37
Liquid assets - short-term noncore funding / Nonliquid assets	40.87	30.67	68	20.95	16.50	68	34.74	28.18	66	16.54	16.97	54	18.36	16.04	65
Net loans and leases / Total deposits	73.70	76.22	42	91.05	88.34	51	78.71	79.43	46	91.62	90.31	48	92.09	90.08	52
Net loans and leases / Core deposits	76.03	83.77	36	97.27	101.46	45	81.63	88.34	39	97.07	103.93	41	96.48	105	38
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			1.57			1.57			0.72		-2.35	-0.82	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.85	1.31	6	6.70	3.85	82	4.73	4.31	62	1.23	1.36	52	-3.03	-1.98	20
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	44.71	16.19	88
Available-for-sale securities	99.30	85.49	70	99.19	85.17	74	99.13	87.23	69	98.92	85.40	72	54.47	81.88	11
U.S. Treasury securities	1.42	5.10	55	2.93	5.04	62	1.43	4.72	58	3.01	6.15	56	9.88	6.99	69
US agency securities (excluding mortgage-backed securities)	1.53	4.35	45	2.45	3.36	58	1.57	4.01	47	2.49	3.49	58	5.22	4.02	71
Municipal securities	0.38	9.71	20	0.68	8.69	24	0.40	9.83	21	0.77	7.75	27	1.54	9.16	32
Mortgage-backed securities	95.95	66.67	93	93.08	68.40	85	95.69	66.64	90	92.59	67.43	86	82.47	65.45	76
Asset-backed securities	0.02	1.97	52	0.04	1.67	52	0.02	1.91	50	0.04	1.66	52	0.08	2.05	55
Other debt securities	0.01	3.05	20	0.01	2.67	23	0.01	3.01	23	0.01	2.94	24	0	2.79	18
Mutual funds and equity securities	0.70	0.36	77	0.81	0.35	78	0.87	0.35	81	1.08	0.40	83	0.82	0.42	77
Debt securities 1 year or less	2.11	9.29	20	5.32	10.98	37	2.32	10.55	17	5.75	11.86	37	7.90	11.91	53
Debt securities 1 to 5 years	2.49	16.09	17	3.64	17.72	23	2.60	17.03	18	3.71	17.94	21	12.82	19.18	44
Debt securities over 5 years	94.70	72.48	92	90.23	67.50	83	94.21	69.86	89	89.45	66.02	80	78.47	64.73	61
Pledged securities	18.15	33.48	30	11.32	36.65	14	19.46	35.67	32	12.87	30.57	24	28.35	33.30	44
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-16.39	156.41	8	722.82	53.90	96	-11.80	183.32	7	335.86	26.69	96	11.88	6.77	59
Investment securities	57.75	31.91	75	68.94	9.51	94	61.30	23.62	85	64.35	11.75	91	-3.38	9.42	19
Core deposits	16.97	29.18	14	112.25	12	97	16.32	26.88	17	105.33	11.23	97	0.39	7.29	21
Noncore funding	-48.57	-25.09	20	176.28	16.35	98	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			186,731,000	177,598,000	72,435,000
Commit: Secured commercial real estate loans	9,796,000	11,739,000	10,235,000	12,111,000	7,471,000
Commit: Unsecured real estate loans	2,543,000	2,237,000	2,439,000	2,585,000	752,000
Credit card lines (reported semiannually, June/Dec)			24,232,000	23,733,000	11,976,000
Securities underwriting	0	2,000	0	1,000	1,000
Standby letters of credit	5,035,000	5,011,000	4,986,000	5,136,000	2,377,000
Commercial and similar letters of credit	42,000	39,000	80,000	45,000	12,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	6,613,000	5,905,000	6,430,000	5,259,000	362,000
Credit derivatives - notional amount (holding company as beneficiary)	3,605,000	4,705,000	3,724,000	4,861,000	84,000
Credit derivative contracts w/ purchased credit protection-investment grade	3,492,000	5,269,000	3,366,000	4,856,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	6,725,000	5,188,000	6,789,000	5,264,000	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	21,650,000	25,617,000	20,311,000	27,241,000	7,083,000
Written options contracts (interest rate)	12,591,000	19,786,000	15,076,000	17,561,000	5,130,000
Purchased options contracts (interest rate)	21,359,000	19,162,000	20,360,000	18,928,000	3,380,000
Interest rate swaps	201,622,000	195,350,000	210,951,000	187,949,000	51,170,000
Futures and forward foreign exchange	10,304,000	11,219,000	10,348,000	11,197,000	497,000
Written options contracts (foreign exchange)	135,000	92,000	106,000	13,000	0
Purchased options contracts (foreign exchange)	145,000	96,000	106,000	13,000	0
Foreign exchange rate swaps	1,189,000	1,365,000	1,330,000	1,441,000	0
Commodity and other futures and forward contracts	978,000	166,000	748,000	223,000	0
Written options contracts (commodity and other)	19,869,000	25,907,000	21,377,000	25,641,000	0
Purchased options contracts (commodity and other)	8,968,000	14,948,000	10,132,000	14,113,000	0
Commodity and other swaps	2,171,000	1,231,000	1,767,000	1,108,000	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							36.67	22.01	86	37.54	23.52	84	32.09	24.05	77
Standby letters of credit	0.97	0.67	77	0.99	0.78	71	0.98	0.71	74	1.09	0.84	72	1.05	0.92	66
Commercial and similar letters of credit	0.01	0.02	58	0.01	0.02	56	0.02	0.02	67	0.01	0.02	61	0.01	0.02	45
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.28	0.28	90	1.17	0.41	87	1.26	0.35	89	1.11	0.42	87	0.16	0.52	66
Credit derivatives - notional amount (holding company as beneficiary)	0.70	0.18	85	0.93	0.48	88	0.73	0.41	86	1.03	0.52	88	0.04	0.75	63
Credit derivative contracts w/ purchased credit protection-investment grade	0.67	0.17	83	1.04	0.23	87	0.66	0.25	83	1.03	0.30	86	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.30	0.16	92	1.02	0.38	89	1.33	0.30	90	1.11	0.45	88	0	0.69	34
Derivative contracts	58.16	42.67	81	62.21	54.25	76	61.39	48.41	78	64.56	68.47	76	29.80	65.81	62
Interest rate contracts	49.70	30.32	82	51.34	40.11	75	52.37	34.16	79	53.20	47.31	76	29.58	43.84	66
Interest rate futures and forward contracts	4.18	4.59	79	5.06	11.14	79	3.99	6.21	77	5.76	10.67	78	3.14	11.40	75
Written options contracts (interest rate)	2.43	2	76	3.91	2.54	82	2.96	2.18	77	3.71	2.47	84	2.27	2.16	76
Purchased options contracts (interest rate)	4.13	1.45	85	3.79	1.56	82	4	1.46	84	4	2.65	79	1.50	2.32	71
Interest rate swaps	38.96	20.33	83	38.59	23.48	81	41.43	20.62	84	39.73	28.86	81	22.67	26.74	71
Foreign exchange contracts	2.27	6.19	81	2.52	6.58	80	2.33	6.01	79	2.68	10.12	80	0.22	10.92	57
Futures and forward foreign exchange contracts	1.99	3.83	81	2.22	4.16	82	2.03	3.47	81	2.37	5.23	81	0.22	5.22	60
Written options contracts (foreign exchange)	0.03	0.03	82	0.02	0.05	83	0.02	0.03	81	0	0.05	79	0	0.14	37
Purchased options contracts (foreign exchange)	0.03	0.04	83	0.02	0.05	83	0.02	0.04	81	0	0.08	79	0	0.13	37
Foreign exchange rate swaps	0.23	0.71	82	0.27	0.85	81	0.26	0.77	82	0.30	2.03	80	0	2.17	37
Equity, commodity, and other derivative contracts	6.18	0.80	91	8.35	1.75	91	6.68	1.85	89	8.68	3.32	88	0	4.08	31
Commodity and other futures and forward contracts	0.19	0.06	90	0.03	0.13	87	0.15	0.14	88	0.05	0.19	86	0	0.25	39
Written options contracts (commodity and other)	3.84	0.27	93	5.12	0.51	91	4.20	0.52	91	5.42	0.98	90	0	1.48	34
Purchased options contracts (commodity and other)	1.73	0.18	92	2.95	0.42	91	1.99	0.36	90	2.98	0.94	88	0	1.29	34
Commodity and other swaps	0.42	0.27	83	0.24	0.30	79	0.35	0.32	79	0.23	0.38	78	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							59.37	42.81	78	109.96	45.53	87	49.48	44.93	71

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	300,981,000	314,939,000	312,612,000	305,428,000	67,260,000
Interest rate contracts	257,222,000	259,915,000	266,698,000	251,679,000	66,763,000
Foreign exchange contracts	11,773,000	12,772,000	11,890,000	12,664,000	497,000
Equity, commodity, and other contracts	31,986,000	42,252,000	34,024,000	41,085,000	0
<b>Derivatives Position</b>					
Futures and forwards	32,932,000	37,002,000	31,407,000	38,661,000	7,580,000
Written options	32,595,000	45,785,000	36,559,000	43,215,000	5,130,000
Exchange-traded	3,800,000	7,960,000	4,447,000	7,818,000	0
Over-the-counter	28,795,000	37,825,000	32,112,000	35,397,000	5,130,000
Purchased options	30,472,000	34,206,000	30,598,000	33,054,000	3,380,000
Exchange-traded	11,800,000	14,891,000	12,311,000	13,568,000	0
Over-the-counter	18,672,000	19,315,000	18,287,000	19,486,000	3,380,000
Swaps	204,982,000	197,946,000	214,048,000	190,498,000	51,170,000
Held for trading	225,919,000	243,531,000	230,011,000	227,655,000	27,114,000
Interest rate contracts	182,438,000	188,546,000	184,379,000	173,949,000	26,679,000
Foreign exchange contracts	11,534,000	12,772,000	11,647,000	12,664,000	435,000
Equity, commodity, and other contracts	31,947,000	42,213,000	33,985,000	41,042,000	0
Non-traded	75,062,000	71,408,000	82,601,000	77,773,000	40,146,000
Interest rate contracts	74,784,000	71,369,000	82,319,000	77,730,000	40,084,000
Foreign exchange contracts	239,000	0	243,000	0	62,000
Equity, commodity, and other contracts	39,000	39,000	39,000	43,000	0
Derivative contracts (excluding futures and FX 14 days or less)	269,044,000	264,720,000	278,019,000	254,842,000	61,187,000
One year or less	56,360,000	62,008,000	57,337,000	51,527,000	11,023,000
Over 1 year to 5 years	184,378,000	171,813,000	192,852,000	131,057,000	40,515,000
Over 5 years	28,306,000	30,899,000	27,830,000	72,258,000	9,649,000
Gross negative fair value (absolute value)	3,480,000	3,912,000	3,612,000	3,291,000	247,000
Gross positive fair value	4,777,000	7,130,000	5,827,000	4,233,000	246,000
Held for trading	4,522,000	6,299,000	5,626,000	4,045,000	163,000
Non-traded	255,000	831,000	201,000	188,000	83,000
Current credit exposure on risk-based capital derivative contracts	3,229,000	5,859,000	4,174,000	2,328,000	232,000
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	85.46	94.52	18	82.53	94.83	17	85.31	94.07	19	82.40	93.44	20	99.26	92.91	53
Foreign exchange contracts .....	3.91	3.16	75	4.06	3.08	73	3.80	3.49	74	4.15	3.20	75	0.74	3.39	54
Equity, commodity, and other contracts .....	10.63	1.04	93	13.42	1.10	95	10.88	1.17	93	13.45	1.64	91	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	10.94	12.82	60	11.75	13.55	58	10.05	14.08	55	12.66	13.49	62	11.27	12.78	64
Exchange-traded .....	10.83	8.11	71	14.54	7.87	80	11.69	8.20	72	14.15	5.91	81	7.63	6.60	66
Over-the-counter .....	1.26	0.10	90	2.53	0.11	94	1.42	0.14	90	2.56	0.15	93	0	0.23	39
Purchased options .....	9.57	7.80	68	12.01	7.35	78	10.27	7.73	71	11.59	5.10	82	7.63	5.49	71
Exchange-traded .....	10.12	3.58	78	10.86	3.47	85	9.79	3.42	80	10.82	4.42	79	5.03	4.19	64
Over-the-counter .....	3.92	0.11	96	4.73	0.19	95	3.94	0.15	96	4.44	0.28	92	0	0.32	37
Swaps .....	6.20	3.15	77	6.13	2.77	78	5.85	2.86	77	6.38	3.35	75	5.03	3.20	69
<b>Held for trading .....</b>															
Interest rate contracts .....	75.06	42.14	65	77.33	45.54	65	73.58	43.59	61	74.54	44.16	61	40.31	46.31	45
Foreign exchange contracts .....	60.61	36.29	59	59.87	38.87	54	58.98	36.65	57	56.95	37.24	56	39.67	38.40	50
Equity, commodity, and other contracts .....	3.83	1.47	84	4.06	1.52	82	3.73	1.60	82	4.15	1.60	83	0.65	1.85	66
<b>Non-traded .....</b>															
Interest rate contracts .....	10.61	0.51	96	13.40	0.72	97	10.87	0.68	96	13.44	0.83	95	0	1.14	35
Foreign exchange contracts .....	24.94	57.86	34	22.67	54.46	34	26.42	56.41	38	25.46	55.84	38	59.69	53.69	54
Equity, commodity, and other contracts .....	24.85	54.11	36	22.66	52.08	35	26.33	53.76	39	25.45	52.22	39	59.60	50.60	56
Derivative contracts (excluding futures and forex 14 days or less) .....	0.08	0.45	71	0	0.31	33	0.08	0.46	71	0	0.34	33	0.09	0.57	69
One year or less .....	0.01	0.12	80	0.01	0.08	82	0.01	0.10	79	0.01	0.13	80	0	0.16	38
Over 1 year to 5 years .....	89.39	90.92	30	84.05	91.11	23	88.93	91.48	28	83.44	93.86	18	90.97	94.47	29
Over 5 years .....	18.73	26.80	53	19.69	31.34	49	18.34	32.05	46	16.87	32.17	41	16.39	32.51	43
Gross negative fair value (absolute value) .....	61.26	28.69	94	54.55	27.94	90	61.69	27.06	96	42.91	30.45	68	60.24	31.16	92
Gross positive fair value .....	9.40	30.03	25	9.81	31.18	27	8.90	29.56	25	23.66	28.09	49	14.35	28.71	36
1.16	1.21	56	1.24	1.98	41	1.16	1.55	47	1.08	0.83	64	0.37	0.72	21	
1.59	1.70	43	2.26	2.70	43	1.86	2.23	45	1.39	1.19	60	0.37	0.85	12	
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.08	0.05	85	0.10	0.11	73	0.08	0.07	75	0.08	0.06	86	0.01	0.06	45
Gross positive fair value (X) .....	0.11	0.07	80	0.17	0.13	78	0.13	0.09	76	0.10	0.07	86	0.01	0.06	43
Held for trading (X) .....	0.10	0.05	84	0.15	0.10	79	0.12	0.07	80	0.10	0.06	87	0.01	0.05	49
Non-traded (X) .....	0.01	0.01	43	0.02	0.02	63	0	0.02	42	0	0.01	58	0	0.01	57
Current credit exposure (X) .....	0.07	0.05	74	0.14	0.09	77	0.09	0.07	71	0.06	0.05	75	0.01	0.04	52
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.85	0.61	72	1.50	1.16	74	1.10	0.89	71	0.62	0.73	72	0.13	0.53	54

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	5,835,000	1,549,000	1,549,000	1,558,000	1,490,000
Gross losses	316,000	345,000	1,450,000	789,000	678,000
Write-downs, transfers to loans held-for-sale	24,000	0	101,000	0	0
Recoveries	78,000	73,000	331,000	155,000	154,000
Net losses	238,000	272,000	1,119,000	634,000	524,000
Provision for loan and lease losses	63,000	866,000	2,325,000	625,000	592,000
Adjustments	2,000	3,068,000	3,080,000	0	0
Ending balance	5,662,000	5,211,000	5,835,000	1,549,000	1,558,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.05	-0.11	78	0.73	0.87	47	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83
Provision for loan and lease losses / Average loans and leases	0.08	-0.20	78	1.13	1.41	50	0.74	0.82	50	0.39	0.24	80	0.40	0.24	82
Provision for loan and lease losses / Net loan and lease losses	26.47	-168.35	66	318.38	730.69	30	207.77	487.86	23	98.58	130.58	26	112.98	134.68	51
Allowance for loan and lease losses / Total loans and leases not held for sale	1.94	1.49	77	1.63	1.32	77	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72
Allowance for loan and lease losses / Total loans and leases	1.91	1.47	77	1.61	1.30	76	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73
Allowance for loan and lease losses / Net loans and leases losses (X)	5.95	18.09	24	4.79	10.10	41	5.21	11.58	35	2.44	8.03	21	2.97	7.54	26
Allowance for loan and lease losses / Nonaccrual assets	455.51	291.29	82	484.74	310.68	81	437.08	299.44	78	276.11	218.72	76	298.47	214.03	77
ALLL / 90+ days past due + nonaccrual loans and leases	170.49	246.27	35	184.20	221.69	44	174.23	244.62	37	60.44	151.73	16	158.17	160.51	63
Gross loan and lease losses / Average loans and leases	0.42	0.24	81	0.45	0.34	72	0.46	0.34	73	0.49	0.28	82	0.46	0.30	82
Recoveries / Average loans and leases	0.10	0.08	70	0.09	0.07	69	0.11	0.07	74	0.10	0.08	69	0.11	0.09	65
Net losses / Average loans and leases	0.32	0.16	79	0.35	0.27	70	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	95	0	0	46	0.03	0	96	0	0	40	0	0	39
Recoveries / Prior year-end losses	5.38	7.39	41	9.25	8.09	67	41.95	33.98	71	22.86	36.22	30	22.09	41.30	25
Earnings coverage of net loan and lease losses (X)	7.93	25.70	30	7.92	17.23	42	6.97	22.89	31	7.32	24.40	30	8.88	21.75	31

#### Net Loan and Lease Losses By Type

Real estate loans	0.05	0.03	72	0.05	0.01	81	0.16	0.04	89	0.05	0.01	83	0.06	0.02	82
Real estate loans secured by 1-4 family	0.04	-0.01	86	0.04	0.01	75	0.07	0.01	90	0.02	0.01	66	0.06	0.01	82
Revolving	-0.03	-0.03	34	0.05	0	70	-0.01	0.01	41	0.02	0.02	61	0.10	0.03	70
Closed-end	0.06	-0.01	91	0.03	0.01	83	0.09	0	92	0.02	0	76	0.05	0.01	84
Commercial real estate loans	0.06	0.05	70	0.05	0.01	87	0.26	0.07	86	0.08	0.01	91	0.06	0.01	84
Construction and land development	0.12	0	92	0.12	-0.01	94	0.09	0	90	-0.08	-0.01	12	-0.12	-0.03	13
1-4 family	0.04	0	95	0.04	0	96	0	0	59	-0.01	0	10	-0.03	-0.01	9
Other	0.08	0	93	0.08	-0.01	94	0.09	0	94	-0.07	-0.01	13	-0.09	-0.02	14
Multifamily	0.25	0	96	0	0	61	0.09	0	96	0.20	0	98	0.17	0	94
Nonfarm nonresidential	0.02	0.07	61	0.04	0.02	77	0.32	0.11	86	0.09	0.02	90	0.09	0.02	84
Owner-occupied	-0.03	0.01	4	0.03	0.01	86	0.13	0.02	92	0.05	0.01	89	0.07	0.01	91
Other	0.05	0.06	70	0.01	0.01	78	0.20	0.08	84	0.05	0.01	87	0.01	0.01	66
Real estate loans secured by farmland	0	0	57	0.69	0.01	95	-0.20	0.02	2	0.16	0.01	93	0.31	0	93
Commercial and industrial loans	0.33	0.21	69	0.14	0.48	33	0.30	0.47	45	0.10	0.37	21	0.17	0.31	41
Loans to individuals	1.09	1.06	62	1.51	1.43	60	1.05	1.13	62	0.83	1.17	48	1.93	1.16	77
Credit card loans	3.45	2.41	71	3.83	3.52	49	3.51	2.92	61	1.74	3.11	24	2.14	2.92	28
Agricultural loans	0	0.02	50	3.03	0.11	94	0.57	0.19	86	1.09	0.08	95	0.86	0.15	89
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.03	0.09	64	0.02	0.15	52	0.14	0.15	64	0.02	0.15	43	0.01	0.14	44

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	1,795,000	2,419,000	2,241,000	2,238,000	1,051,000
90+ days past due loans and leases	2,078,000	1,754,000	2,014,000	2,002,000	463,000
Nonaccrual loans and leases	1,243,000	1,075,000	1,335,000	561,000	522,000
Total past due and nonaccrual loans and leases	5,116,000	5,248,000	5,590,000	4,801,000	2,036,000
<b>Restructured</b>					
Restructured 30-89 days past due	141,000	151,000	176,000	160,000	184,000
Restructured 90+ days past due	163,000	156,000	161,000	155,000	162,000
Restructured nonaccrual	208,000	121,000	154,000	82,000	176,000
Total restructured loans and leases	512,000	428,000	491,000	397,000	522,000
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	7,000	45,000	21,000	25,000	6,000
90+ days past due loans held for sale	5,000	6,000	6,000	8,000	1,000
Nonaccrual loans held for sale	72,000	41,000	5,000	107,000	0
Total past due and nonaccrual loans held for sale	84,000	92,000	32,000	140,000	7,000
Restructured loans and leases in compliance	1,179,000	774,000	974,000	675,000	775,000
Other real estate owned	63,000	82,000	67,000	94,000	48,000
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.60	0.33	82	0.75	0.52	79	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84
90+ days past due loans and leases	0.70	0.11	90	0.54	0.12	87	0.66	0.12	89	0.65	0.15	88	0.31	0.17	78
Nonaccrual loans and leases	0.42	0.65	32	0.33	0.57	22	0.44	0.66	34	0.18	0.51	14	0.35	0.54	31
90+ days past due and nonaccrual loans and leases	1.12	0.82	80	0.87	0.75	64	1.10	0.85	75	0.83	0.71	62	0.66	0.75	49
<b>Restructured</b>															
30-89 days past due restructured	0.05	0.01	89	0.05	0.01	87	0.06	0.01	88	0.05	0.01	85	0.12	0.02	94
90+ days past due restructured	0.05	0	93	0.05	0.01	90	0.05	0.01	93	0.05	0.01	91	0.11	0.01	93
Nonaccrual restructured	0.07	0.13	43	0.04	0.14	25	0.05	0.13	32	0.03	0.14	20	0.12	0.16	46
30-89 days past due loans held for sale	0	0	87	0.01	0	91	0.01	0	88	0.01	0	89	0	0	88
90+ days past due loans held for sale	0	0	88	0	0	91	0	0	86	0	0	88	0	0	89
Nonaccrual loans held for sale	0.02	0	86	0.01	0	87	0	0.01	78	0.03	0	92	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.60	0.33	82	0.75	0.52	79	0.73	0.40	83	0.73	0.43	82	0.70	0.44	84
90+ days past due assets	0.70	0.11	90	0.54	0.12	87	0.66	0.12	89	0.65	0.15	88	0.31	0.18	78
Nonaccrual assets	0.42	0.66	32	0.33	0.58	22	0.44	0.67	34	0.18	0.53	14	0.35	0.57	31
30+ days past due and nonaccrual assets	1.72	1.18	80	1.62	1.32	76	1.83	1.29	79	1.56	1.19	74	1.36	1.26	64
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.64	0.50	76	0.56	0.48	67	0.66	0.52	75	0.54	0.44	66	0.44	0.48	49
90+ days past due and nonaccrual assets + other real estate owned	0.65	0.53	74	0.58	0.51	62	0.67	0.55	72	0.56	0.48	65	0.46	0.52	45
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.54	0.58	50	0.44	0.57	37	0.53	0.60	46	0.35	0.53	29	0.75	0.60	68
Allowance for loan and lease losses	49.26	69.27	39	42.95	74.58	22	46.50	66.54	35	106.20	115.41	53	108.54	118.28	51
Equity capital + allowance for loan and lease losses	3.79	5.03	37	3.15	4.68	33	3.54	4.97	31	2.42	4.28	27	5.34	4.79	62
Tier 1 capital + allowance for loan and lease losses	5.46	5.96	50	4.84	5.89	43	5.24	6.04	44	3.89	5.65	34	7.35	6.16	64
Loans and leases + other real estate owned	0.94	0.97	52	0.69	0.91	37	0.89	0.97	49	0.53	0.85	27	1.13	0.96	65

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.56	0.32	84	0.68	0.48	78	0.73	0.39	85	0.55	0.38	77	0.70	0.42	84
90+ days past due .....	0.83	0.13	90	0.47	0.12	87	0.69	0.16	88	0.59	0.16	87	0.56	0.22	82
Nonaccrual .....	0.61	0.76	49	0.46	0.54	46	0.64	0.75	50	0.17	0.46	18	0.48	0.57	49
Commercial and industrial															
30–89 days past due .....	0.11	0.22	36	0.20	0.36	36	0.09	0.23	27	0.11	0.31	23	0.11	0.30	25
90+ days past due .....	0.01	0.02	54	0.01	0.03	52	0.01	0.03	58	0.03	0.05	56	0	0.05	34
Nonaccrual .....	0.42	0.69	39	0.34	0.90	21	0.45	0.75	38	0.29	0.83	24	0.14	0.76	12
Individuals															
30–89 days past due .....	1.66	0.53	94	2.15	0.84	92	2.09	0.83	93	2.39	0.83	93	2.14	0.84	92
90+ days past due .....	1.81	0.11	96	1.91	0.15	96	1.91	0.14	97	1.97	0.17	96	0.10	0.16	59
Nonaccrual .....	0.30	0.22	69	0.23	0.19	65	0.28	0.28	65	0.19	0.17	61	0.38	0.23	73
Depository institution loans															
30–89 days past due .....	0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual .....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due .....	0	0.17	31	0	0.35	28	0.38	0.17	79	0.36	0.24	74	0	0.17	27
90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0.42	0.44	72	1.52	0.76	80	0.38	0.49	66	2.19	0.67	84	1.72	0.75	82
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.13	0.13	68	0.17	0.26	56	0.05	0.18	50	0.05	0.20	44	0.01	0.17	33
90+ days past due .....	0.02	0.01	83	0	0.01	31	0	0.01	73	0.08	0.01	90	0.01	0.01	77
Nonaccrual .....	0.08	0.16	59	0.07	0.13	58	0.08	0.15	58	0.03	0.13	44	0.09	0.14	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	1	0.47	87	1.11	0.73	80	1.31	0.65	85	0.92	0.67	76	1.27	0.71	84
	90+ days past due	1.59	0.28	88	0.85	0.24	87	1.31	0.33	87	0.99	0.31	86	1.04	0.46	85
	Nonaccrual	0.78	0.88	54	0.56	0.79	41	0.78	0.89	54	0.15	0.73	11	0.43	0.86	28
Revolving	30-89 days past due	0.34	0.31	65	0.63	0.50	61	0.41	0.48	50	0.66	0.45	71	0.53	0.50	51
	90+ days past due	0.06	0.03	78	0.03	0.03	70	0.05	0.03	77	0.05	0.05	70	0.10	0.05	74
	Nonaccrual	1.23	1.31	67	0.92	1.07	62	1.45	1.13	74	0.34	1	28	0.58	1.17	45
Closed-end	30-89 days past due	1.17	0.48	90	1.24	0.76	80	1.53	0.65	88	0.98	0.70	74	1.45	0.75	85
	90+ days past due	1.96	0.31	88	1.07	0.27	86	1.63	0.38	87	1.23	0.35	86	1.28	0.53	84
	Nonaccrual	0.67	0.85	48	0.46	0.77	35	0.61	0.87	43	0.10	0.70	11	0.39	0.84	30
Junior lien	30-89 days past due	0.02	0.01	67	0.03	0.02	65	0.02	0.02	69	0.03	0.02	63	0.02	0.03	51
	90+ days past due	0.01	0	85	0	0	79	0.01	0	88	0.01	0	90	0	0	65
	Nonaccrual	0.03	0.05	48	0.03	0.05	41	0.03	0.04	47	0	0.04	23	0.02	0.06	39
Commercial real estate	30-89 days past due	0.08	0.22	32	0.14	0.28	36	0.08	0.26	34	0.06	0.18	30	0.06	0.17	22
	90+ days past due	0.01	0.02	61	0.01	0.01	65	0.01	0.02	63	0.06	0.03	74	0.02	0.03	66
	Nonaccrual	0.43	0.62	44	0.32	0.32	58	0.49	0.62	48	0.17	0.23	44	0.52	0.28	80
Construction and development	30-89 days past due	0.14	0.22	58	0.29	0.32	62	0.19	0.28	59	0.09	0.28	47	0.17	0.21	55
	90+ days past due	0.01	0.01	82	0.02	0.01	77	0.03	0.01	88	0.13	0.02	93	0	0.02	31
	Nonaccrual	0.27	0.50	64	0.31	0.24	69	0.32	0.41	66	0.07	0.20	46	0.20	0.19	66
1-4 family	30-89 days past due	0.05	0.03	75	0.10	0.06	76	0.08	0.03	79	0.05	0.06	66	0.10	0.06	71
	90+ days past due	0	0	44	0.02	0	88	0.03	0	93	0.04	0	92	0	0	43
	Nonaccrual	0.07	0.02	86	0.04	0.03	74	0.07	0.03	84	0.01	0.02	64	0.03	0.02	73
Other	30-89 days past due	0.09	0.16	65	0.19	0.24	60	0.10	0.22	57	0.03	0.20	46	0.07	0.13	52
	90+ days past due	0.01	0	88	0	0.01	36	0	0	40	0.09	0.01	94	0	0.02	33
	Nonaccrual	0.20	0.43	61	0.27	0.18	76	0.25	0.35	67	0.05	0.17	49	0.17	0.15	69
Multifamily	30-89 days past due	0.04	0.08	66	0	0.10	22	0.02	0.09	49	0.02	0.08	52	0.03	0.10	52
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.02	0.13	47	0.10	0.06	75	0	0.11	20	0.04	0.05	61	0.51	0.08	95
Nonfarm non-residential	30-89 days past due	0.07	0.20	33	0.13	0.27	30	0.07	0.23	33	0.06	0.14	30	0.03	0.17	15
	90+ days past due	0	0.02	63	0.01	0.02	67	0	0.02	60	0.05	0.03	75	0.03	0.03	70
	Nonaccrual	0.51	0.78	46	0.34	0.37	54	0.59	0.79	48	0.21	0.28	45	0.59	0.30	78
Owner Occupied	30-89 days past due	0.05	0.06	60	0.11	0.11	52	0.05	0.07	52	0.05	0.07	51	0.02	0.09	21
	90+ days past due	0	0	70	0.01	0.01	78	0	0	71	0.05	0.01	83	0.01	0.01	71
	Nonaccrual	0.38	0.32	69	0.28	0.20	64	0.42	0.27	72	0.16	0.16	59	0.37	0.17	80
Other	30-89 days past due	0.02	0.12	33	0.02	0.14	25	0.02	0.14	35	0.01	0.07	27	0.01	0.07	30
	90+ days past due	0	0.01	73	0	0.01	35	0	0.01	33	0	0.01	65	0.01	0.01	72
	Nonaccrual	0.13	0.40	30	0.07	0.16	42	0.17	0.44	37	0.04	0.10	42	0.22	0.13	75
Farmland	30-89 days past due	0.22	0.13	77	0.34	0.32	67	0.20	0.11	77	0.33	0.23	75	0.31	0.25	72
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.86	1.14	59	2.07	1.10	75	1.02	1.13	65	2.14	0.84	81	1.72	1.23	75
Credit card	30-89 days past due	0.83	0.75	50	1.11	1.31	32	1.12	0.95	62	1.06	1.19	33	0.89	1.22	25
	90+ days past due	0.99	0.56	70	0.96	0.83	53	0.81	0.63	61	0.90	0.78	54	0.58	0.73	42
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	42,084,000	42,321,000	42,588,000	42,320,000	10,666,000
Retained earnings	22,594,000	20,343,000	21,909,000	19,806,000	18,118,000
Accumulated other comprehensive income (AOCI)	-1,516,000	898,000	716,000	-844,000	-1,715,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	63,162,000	63,562,000	65,213,000	61,282,000	27,069,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	26,413,000	26,263,000	26,629,000	26,482,000	10,360,000
Accumulated other comprehensive income-related adjustments	-1,518,000	903,000	715,000	-843,000	-1,696,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	38,267,000	36,396,000	37,869,000	35,643,000	18,405,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	38,267,000	36,396,000	37,869,000	35,643,000	18,405,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	7,124,000	4,599,000	8,048,000	5,102,000	3,053,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	7,124,000	4,599,000	8,048,000	5,102,000	3,053,000
Less: Additional tier 1 capital deductions	3,000	2,000	2,000	2,000	2,000
Additional tier 1 capital	7,121,000	4,597,000	8,046,000	5,100,000	3,051,000
<b>Tier 1 Capital</b>	45,388,000	40,993,000	45,915,000	40,743,000	21,456,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	6,068,000	6,427,000	6,174,000	5,240,000	2,277,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	2,792,000	2,361,000	2,924,000	1,889,000	1,651,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	8,860,000	8,788,000	9,098,000	7,129,000	3,928,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	3,000	386,000	2,000	361,000	421,000
Tier 2 capital	8,857,000	8,402,000	9,096,000	6,768,000	3,507,000
Exited advanced approach tier 2 capital					
Total capital	54,245,000	49,395,000	55,011,000	47,511,000	24,963,000
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	510,474,000	479,325,000	504,292,000	301,736,000	224,745,000
Less: Deductions from common equity tier 1 capital	26,416,000	26,265,000	26,631,000	26,484,000	10,362,000
Less: Other deductions	-903,000	-1,321,000	-947,000	-1,339,000	-1,489,000
Total assets for leverage ratio	484,961,000	454,381,000	478,608,000	276,591,000	215,872,000
Total risk-weighted assets	378,457,720	390,348,480	379,152,620	376,056,130	181,260,420
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.11	12.55	12	9.32	11.59	12	9.99	12.38	13	9.48	12.11	10	10.15	12.09	20
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.99	13.32	26	10.50	12.25	20	12.11	13.11	39	10.83	12.78	18	11.84	12.85	37
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.33	15.39	37	12.65	14.01	25	14.51	15.26	46	12.63	14.36	17	13.77	14.45	48
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.36	9.15	56	9.02	9.43	43	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60
Supplementary leverage ratio, advanced approaches HCs	8.31	7.95	75	7.80	7.28	63	8.65	8.71	63		7.41			7.31	

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	60,000	63,000	61,000	63,000	42,000	-4.76	20.98
Total property and casualty assets	60,000	63,000	61,000	63,000	42,000	-4.76	20.98
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	34,000	33,000	33,000	33,000	31,000	3.03	15.86
Total property and casualty equity	34,000	33,000	33,000	33,000	31,000	3.03	15.86
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	2,000	2,000	1,000		-100.00
Total property and casualty	0	0	2,000	2,000	1,000		-100.00
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	36,000	29,000	34,000	26,000	23,000	24.14	85.25
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	617,000	541,000	2,158,000	2,031,000	1,816,000	14.05	47.27
Other insurance activities income	617,000	541,000	2,157,000	2,029,000	1,813,000	14.05	47.72
Insurance and reinsurance underwriting income	0	0	1,000	2,000	3,000		-100.00
Premiums	0	0	1,000	2,000	3,000		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	1,000	2,000	3,000		-100.00
Insurance benefits, losses, expenses	3,000	3,000	12,000	9,000	8,000	0.00	23.86
Net assets of insurance underwriting subsidiaries	72,000	63,000	61,000	63,000	42,000	14.29	255.84
Life insurance assets	6,488,000	6,413,000	6,479,000	6,383,000	4,656,000	1.17	52.73

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0.01	0	85	0.01	0.01	82	0.01	0	83	0.01	0.01	80	0.02	0.01	82
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	54.39	76	100	56.62	75	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	45.61	23	0	43.38	24	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
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Insurance activities revenue / Adjusted operating income	11.25	0.38	98	9.50	0.40	97	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0.05	2.84	80	0.10	7.32	74	0.17	4.86	74
Credit related premium income / Total premium income		33.33			45.10			38.23	29		34.91	29		44.54	25
Other premium income / Total premium income		66.67			54.90			61.77	70		65.09	70		55.46	75
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Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0.04	0.03	87	0.06	0.08	82	0.03	0.08	81
Insurance net income (P/C) / Equity (P/C)	0	22.15	22	0	9.66	23	6.06	15.59	42	6.06	19.86	28	3.23	15.64	39
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82	86		233.61	85		160.49	80
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Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	93	0.01	0	90	0.01	0	90	0.01	0	88	0.02	0	89
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.71	11	55	13.88	11.59	59	12.52	11.03	54	15.09	11.51	66	20.23	10.22	80
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<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)		4,772,000			4,432,000			4,325,000			4,623,000			1,013,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.92	0.50	88	0.88	0.78	87	0.85	0.75	88	0.98	1.39	84	0.45	1.79	82

BHC Name

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## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	1,909,000	2,566,000	1,966,000	1,898,000	720,000
Real estate loans	52,000	30,000	53,000	29,000	27,000
Commercial and industrial loans	1,854,000	2,531,000	1,913,000	1,867,000	693,000
Loans to depository institutions and other banks acceptances	3,000	5,000	0	2,000	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	6,000	6,000	6,000	6,000	1,000
Interest-bearing bank balances	51,000	59,000	52,000	59,000	39,000
Total selected foreign assets	1,966,000	2,631,000	2,024,000	1,963,000	760,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0.62	0.69	71	0.72	0.99	67	0.66	0.87	68	1.65	1.25	68	1.95	1.17	68
Cost: Interest-bearing deposits		0.13			0.79			0.42		2.20	1.19	86	1.81	0.97	84
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94		1.90	0.37	91	0.63	0.64	72	0.11	0.29	25	0.14	1.53	28
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-25.60	-6.17	22	282.99	12.26	95	3.58	-2.41	67	163.61	22.48	90	31.63	7.24	79
Total selected assets	-25.28	-2.57	23	271.09	7.32	95	3.11	2.04	53	158.29	12.40	91	32.64	3.24	85
Deposits		2.95			13.75			3.46			10.36			5	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	28,413,000	37,988,000	31,116,000	37,071,000	17,143,000	-25.21	54.76
1-4 family residential loans	25,804,000	36,299,000	28,294,000	35,382,000	17,143,000	-28.91	41.23
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	2,609,000	1,689,000	2,822,000	1,689,000	0	54.47	
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	70,000	29,000	65,000	24,000	0	141.38	
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	5.49	7.50	6.11	7.84	7.60
1-4 family residential loans	4.99	7.17	5.56	7.48	7.60
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0.50	0.33	0.55	0.36	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	23.27	25.93	23.80	27.94	30.04
Home equity lines	3.77	4.17	3.87	4.41	4.95
Credit card receivables	1	1.07	1.06	1.20	1.34
Auto loans and other consumer loans	16.47	14.51	16	15.06	11.06
Commercial and industrial loans	21.63	23.83	22.06	21.12	18.30
All other loans and leases	33.86	30.49	33.21	30.29	34.31

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)	0.25	0.08	0.21	0.06	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	6.48	7.24	6.15	7.31	8.91

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	159,000	602,000	356,000	620,000	544,000	-73.59	-70.59
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	159,000	602,000	356,000	620,000	544,000	-73.59	-70.69
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	43,000	47,000	57,000	49,000	58,000	-8.51	-86.76
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	7,000	0		
Total 90+ days past due securitized assets	43,000	47,000	57,000	56,000	58,000	-8.51	-86.76
Total past due securitized assets	202,000	649,000	413,000	676,000	602,000	-68.88	-76.71
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		-100.00

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.62	1.66	1.26	1.75	3.17
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 30–89 days past due securitized assets	0.56	1.58	1.14	1.67	3.17
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.17	0.13	0.20	0.14	0.34
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0.41	
Total 90+ days past due securitized assets	0.15	0.12	0.18	0.15	0.34
Total past due securitized assets percent of securitized assets	0.71	1.71	1.33	1.82	3.51
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.98	1.40	1.43	1.26	2.04
Home equity lines	0.34	0.63	0.41	0.66	0.53
Credit card receivables	0.83	1.11	1.12	1.06	0.89
Commercial and industrial loans	0.11	0.20	0.09	0.11	0.11
All other loans and leases	0.65	0.85	0.78	0.90	0.62
Total managed loans past due 30–89 days	0.60	0.83	0.77	0.83	0.95
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.35	0.70	1.12	0.83	0.96
Home equity lines	0.06	0.03	0.05	0.05	0.10
Credit card receivables	0.99	0.96	0.81	0.90	0.58
Commercial and industrial loans	0.01	0.01	0.01	0.03	0
All other loans and leases	0.64	0.67	0.68	0.76	0.02
Total managed loans past due 90+ days	0.65	0.50	0.61	0.60	0.31
<b>Total Past Due Managed Assets</b>	<b>1.25</b>	<b>1.33</b>	<b>1.39</b>	<b>1.42</b>	<b>1.27</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0.04	0.02	0.06	0.02	0.03
Home equity lines	-0.03	0.05	-0.01	0.02	0.10
Credit card receivables	3.45	3.83	3.51	1.74	2.14
Commercial and industrial loans	0.33	0.14	0.30	0.10	0.17
All other loans and leases	0.36	0.49	0.44	0.30	0.53
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.29</b>	<b>0.30</b>	<b>0.33</b>	<b>0.18</b>	<b>0.31</b>

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	1,025,000	698,000	2,874,000	1,744,000	2,909,000	46.85	124.67
Dividends .....	1,000,000	700,000	2,800,000	1,650,000	2,825,000	42.86	122.22
Interest .....	2,000	13,000	23,000	64,000	61,000	-84.62	123.71
Management and service fees .....	11,000	6,000	51,000	26,000	23,000	83.33	106.07
Other income .....	12,000	-21,000	0	4,000	0		
Income from nonbank subsidiaries .....	19,000	24,000	101,000	158,000	227,000	-20.83	7.44
Dividends .....	0	0	5,000	35,000	147,000		-100.00
Interest .....	17,000	23,000	89,000	121,000	78,000	-26.09	52.58
Management and service fees .....	2,000	1,000	7,000	2,000	2,000	100.00	268.32
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	1,044,000	722,000	2,975,000	1,902,000	3,136,000	44.60	120.29
Securities gains (losses) .....	0	0	0	0	2,000		
Other operating income .....	-11,000	27,000	8,000	-3,000	5,000		
Total operating income .....	1,033,000	749,000	2,983,000	1,899,000	3,143,000	37.92	117.84
<b>Operating Expenses</b>							
Personnel expenses .....	4,000	-1,000	21,000	6,000	9,000		123.09
Interest expense .....	65,000	115,000	319,000	474,000	364,000	-43.48	68.18
Other expenses .....	32,000	29,000	167,000	245,000	73,000	10.34	163.61
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	101,000	143,000	507,000	725,000	446,000	-29.37	92.09
Income (loss) before taxes .....	932,000	601,000	2,480,000	1,177,000	2,697,000	55.07	121.05
Applicable income taxes (credit) .....	-13,000	-17,000	-56,000	-92,000	-52,000		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	945,000	618,000	2,536,000	1,269,000	2,749,000	52.91	120.38
Equity in undistributed income of subsidiaries .....	532,000	442,000	1,946,000	1,955,000	488,000	20.36	294.26
Bank subsidiaries .....	324,000	432,000	1,328,000	1,737,000	408,000	-25.00	210.44
Nonbank subsidiaries .....	208,000	10,000	618,000	218,000	80,000	1980.00	580.45
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	1,477,000	1,060,000	4,482,000	3,224,000	3,237,000	39.34	162.00
<b>Memoranda</b>							
Bank net income .....	1,324,000	1,132,000	4,128,000	3,387,000	3,233,000	16.96	138.83
Nonbank net income .....	208,000	10,000	623,000	253,000	227,000	1980.00	468.80
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	64,085,000	73.98	65,452,000	76.20	68,077,000	75.12	65,382,000	30,621,000	-2.09	145.60
Common and preferred stock	63,705,000	73.55	64,483,000	75.07	65,536,000	72.32	64,032,000	28,013,000	-1.21	144.15
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	350,000	0.40	950,000	1.11	2,450,000	2.70	1,266,000	2,600,000	-63.16	
Other receivables	30,000	0.03	19,000	0.02	91,000	0.10	84,000	8,000	57.89	
Investment in nonbank subsidiaries	8,196,000	9.46	7,428,000	8.65	8,030,000	8.86	7,591,000	5,986,000	10.34	109.71
Common and preferred stock	4,512,000	5.21	3,572,000	4.16	4,296,000	4.74	3,856,000	1,497,000	26.32	316.30
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,678,000	4.25	3,825,000	4.45	3,722,000	4.11	3,710,000	4,480,000	-3.84	30.41
Other receivables	6,000	0.01	31,000	0.04	12,000	0.01	25,000	9,000	-80.65	46.16
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	76,000	0.09	301,000	0.35	82,000	0.09	309,000	132,000	-74.75	-40.30
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	13,869,000	16.01	12,151,000	14.15	14,079,000	15.54	12,367,000	7,159,000	14.14	88.97
Cash and due from unrelated depository institution	43,000	0.05	25,000	0.03	43,000	0.05	25,000	73,000	72.00	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		-100.00
Other assets	350,000	0.40	543,000	0.63	313,000	0.35	483,000	52,000	-35.54	36.19
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	86,619,000	100.00	85,900,000	100.00	90,624,000	100.00	86,157,000	44,023,000	0.84	129.50
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	3,665,000	4.23	4,633,000	5.39	5,002,000	5.52	2,348,000	1,645,000	-20.89	159.14
Borrowings with maturity over 1 year	12,813,000	14.79	12,530,000	14.59	12,612,000	13.92	14,442,000	11,164,000	2.26	93.38
Subordinated notes and debentures	1,277,000	1.47	1,296,000	1.51	1,282,000	1.41	1,227,000	903,000	-1.47	-8.21
Other liabilities	214,000	0.25	826,000	0.96	194,000	0.21	951,000	188,000	-74.09	95.28
Balance due to subsidiaries and related institutions	774,000	0.89	721,000	0.84	727,000	0.80	805,000	1,000	7.35	66566.67
Total liabilities	18,743,000	21.64	20,006,000	23.29	19,817,000	21.87	19,773,000	13,901,000	-6.31	96.42
Equity Capital	67,876,000	78.36	65,894,000	76.71	70,807,000	78.13	66,384,000	30,122,000	3.01	140.69
Perpetual preferred stock (income surplus)	7,124,000	8.22	4,599,000	5.35	8,048,000	8.88	5,102,000	3,053,000	54.90	133.27
Common stock	6,724,000	7.76	6,737,000	7.84	6,745,000	7.44	6,711,000	3,817,000	-0.19	71.89
Common surplus	35,360,000	40.82	35,584,000	41.42	35,843,000	39.55	35,609,000	6,849,000	-0.63	322.96
Retained earnings	20,184,000	23.30	18,076,000	21.04	19,455,000	21.47	19,806,000	18,118,000	11.66	46.36
Accumulated other comprehensive income	-1,516,000	-1.75	898,000	1.05	716,000	0.79	-844,000	-1,715,000		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	86,619,000	100.00	85,900,000	100.00	90,624,000	100.00	86,157,000	44,023,000	0.84	129.50
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	617,000	0.71	717,000	0.83	615,000	0.68	716,000	0	-13.95	
Notes payable to subsidiaries that issued TPS	617,000	0.71	612,000	0.71	615,000	0.68	611,000	0	0.82	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	317,000	0.37	18,000	0.02	17,000	0.02	7,000	605,000	1661.11	610.83
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	8.45	12.54	15	6.50	3.93	66	6.60	7.28	37	9.48	9.68	46	10.90	10.40	55
Bank net income / Average equity investment in banks.....	8.20	12.55	13	7.05	4.73	65	6.38	7.44	36	9.39	10.51	44	11.58	11.19	59
Nonbank net income / Average equity investment in nonbanks.....	18.89	12.53	69	1.08	5.73	41	15.92	9.75	72	12.36	7.89	70	15.87	7.10	79
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	89.64	95.97	21	106.79	95.67	49	92.10	88.16	22	105.06	82.22	67	99.88	82.56	35
Nonbank net income / Parent net income.....	14.08	2.83	88	0.94	5.47	59	13.90	3.59	85	7.85	5.93	77	7.01	3.78	82
Subsidiary holding companies' net income / Parent net income.....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital.....	27.61	17.74	80	30.36	19.50	76	27.99	20.06	76	29.79	20.43	73	46.15	20.88	84
Total debt / Equity capital.....	26.16	11.90	84	28.01	13.54	78	26.69	14.41	79	27.14	14.31	76	45.52	14.69	86
Total debt + notes payable to subs that issued TPS / Equity capital.....	27.07	14.30	82	28.94	15.86	78	27.56	16.67	78	28.06	16.36	76	45.52	17.10	86
Total debt + Loans guaranteed for affiliate / Equity capital.....	26.16	12.02	84	28.01	13.93	78	26.69	14.68	79	27.14	14.56	76	45.52	15.14	86
Total debt / Equity capital – excess over fair value.....	26.16	12	84	28.01	13.68	78	26.69	14.52	79	27.14	14.51	76	45.52	14.81	86
Long-term debt / Equity capital.....	20.76	11.33	80	20.98	12.46	76	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84
Short-term debt / Equity capital.....	5.40	0.52	91	7.03	0.88	90	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87
Current portion of long-term debt / Equity capital.....	0.47	0.04	91	0.03	0.05	86	0.02	0.06	85	0.01	0.05	84	2.01	0.14	92
Excess cost over fair value / Equity capital.....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	41.87	35.48	51	25.05	27.67	47	40.26	34.67	53	44.56	28.44	67	61.96	28.63	79
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	100.50	102.85	39	103.28	103.91	48	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19
Total investment in subs / Equity capital.....	106.49	108.21	59	110.60	111.18	72	107.49	110.16	63	109.93	111.07	67	121.53	112.48	78
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.06	0.22	40	0.51	1.22	47	-0.22	0.47	23	0.47	0.36	59	-0.19	0.35	20
Equity investment in subs – equity cap / Net income-div (X).....	0.11	0.74	12	1.42	2.81	41		1.82		0.87	1.22	46		1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	127.10	111.23	62	93.19	154.20	31	94.12	136.61	23	89.37	177.68	16	175.27	162.34	55
Cash from ops + noncash items + op expense / Op expense + dividend.....	133.54	98.58	66	128.35	176.81	43	72.46	147.26	11	95.24	190.27	13	173.74	174.91	54
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	93.28	85.36	48	73.72	90.08	36	134.10	134.09	61	187.33	116.34	89	130.31	103.19	77
Pretax operating income + interest expense / Interest expense.....	1,533.85	1,142.88	69	622.61	2,355.68	38	877.43	2,016.32	44	348.31	1,968.54	21	840.93	2,898.75	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,470.59	1,357.31	67	600.83	1,688.78	36	844.74	1,539.23	48	347.79	1,632.83	18	840.93	1,369.37	39
Dividends + interest from subsidiaries / Interest expense + dividends.....	129.48	117.86	60	92.70	186.57	29	95.83	150.43	23	94.49	210.80	15	178.59	188.90	49
Fees + other income from subsidiaries / Salary + other expenses.....	69.44	13.36	87	-50	14.22	0	30.85	13.95	76	12.75	16.52	65	30.49	16.08	73
Net income / Current part of long-term debt + preferred dividends (X).....	3.40	33.13	15	11.52	20.55	58	14.09	35.64	43	15.88	57.11	33	4.16	33.93	10
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	16.02	3.98	93	12.44	2.60	89	13.84	3.86	89	14.79	2.64	93	18.66	2.61	97
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual.....		1.22			1.57			1.03			0.54			6.54	
Total.....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	2.68	1.80	84	2.57	3.20	79	2.56	2.66	81	2.87	5.62	76	2.96	5.50	76
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0.01	0.07	84	0.02	0.08	79	0.01	0.08	79	0.02	0.19	74	0.03	0.21	77

BHC Name

City/State

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	76.40	74.87	53	109.87	61.08	85	107.45	81.10	80	118.60	57.84	88	50.13	57.26	50
Dividends declared / Net income .....	48.88	23.13	93	64.06	81.32	53	60.80	42.29	76	46.68	33.08	75	42.57	27.33	79
Net income – dividends / Average equity.....	4.32	9.52	10	2.34	0.55	58	2.59	4.13	31	5.05	6.46	29	6.26	7.33	38
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	138.50	101.14	64	103.09	182.33	38	102.75	132.17	37	109.63	178.13	32	205.01	157.73	61
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0.18	3.41	58	2.33	7.53	64	10.67	7.13	82
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	138.50	128.99	56	103.09	229.19	30	102.94	174.85	25	111.96	260.40	20	215.67	215.26	57
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	75.53	30.63	88	61.84	123.04	28	67.83	60.28	56	48.72	66.55	31	87.38	60.71	80
Interest income from bank subsidiaries.....	0.15	0.12	77	1.15	0.70	76	0.56	0.36	78	1.89	0.54	84	1.89	0.52	84
Management and service fees from bank subsidiaries .....	0.83	1.08	78	0.53	2.97	78	1.24	1.47	78	0.77	1.55	75	0.71	1.88	74
Other income from bank subsidiaries.....	0.91	0	97	-1.86	0	2	0	0	46	0.12	0	95	0	0	47
Operating income from bank subsidiaries .....	77.42	33.49	87	61.66	148.03	28	69.62	62.88	55	51.49	69.36	31	89.98	63.43	74
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	47.24	21	0	39.62	23	0.80	56.39	33	13.83	82.95	36	64.76	51.40	55
Interest income from nonbank subsidiaries.....	8.17	2.80	84	230	14.44	96	14.29	7.38	82	47.83	20.25	79	34.36	18.56	80
Management and service fees from nonbank subsidiaries .....	0.96	0.53	85	10	1.68	89	1.12	0.86	83	0.79	1.92	80	0.88	2.96	82
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	9.13	69.48	41	240	76.32	86	16.21	79.84	32	62.45	150.41	32	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	96.81	58.57	61	93.46	62.43	49	93.87	69.76	52	86.89	67.32	41	89.88	65.18	48
Interest income from bank subsidiaries.....	0.19	0.72	69	1.74	2.52	77	0.77	0.63	76	3.37	0.80	86	1.94	0.92	79
Management and service fees from bank subsidiaries .....	1.06	4.11	75	0.80	1.69	77	1.71	1.87	78	1.37	1.81	77	0.73	2.01	75
Other income from bank subsidiaries.....	1.16	0.02	94	-2.80	0.07	2	0	0.04	45	0.21	0.03	90	0	0.02	47
Operating income from bank subsidiaries .....	99.23	71.70	61	93.19	76.26	36	96.35	82.20	43	91.84	78.80	34	92.55	74.20	39
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0.17	1.95	60	1.84	2.65	68	4.68	2.57	81
Interest income from nonbank subsidiaries.....	1.65	0.82	88	3.07	1.82	86	2.98	0.73	90	6.37	1.19	90	2.48	2.32	84
Management and service fees from nonbank subsidiaries .....	0.19	0.05	90	0.13	0.08	91	0.23	0.02	92	0.11	0.06	88	0.06	0.03	88
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	1.84	10.59	64	3.20	9.13	72	3.39	4.70	72	8.32	7.29	78	7.22	7.64	74
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	16.83	142.34	28	15.48	447.79	31	12.30	135.13	25	30.49	83.37	51	0	87.87	16
Loans and advances from subsidiaries / Total debt .....	3.48	29.59	34	3.88	30.31	32	3.25	27.08	34	3.97	28.33	36	0	26.53	12